

Fill in this information to identify the case

Debtor 1 William E. Norman

Debtor 2 Lisa M. Norman
(Spouse, if filing)

United States Bankruptcy Court for the: SOUTHERN District of OHIO

(State)

Case number 16-32404

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor MTGLQ Investors, LP, by and through its mortgage servicing agent Rushmore Loan Management Services, LLC,

Court claim no. (if known) 13

Last four digits of any number you use to identify the debtor's account: 5896

Date of payment change

Must be at least 21 days after date of this notice 7/1/2018

New total payment:

Principal, interest, and escrow, if any \$667.42

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law.

Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$230.78

New escrow payment: \$197.46

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

- ☒ No
☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. *(Court approval may be required before the payment change can take effect)*

Reason for change: _____

Current mortgage payment: \$_____ New mortgage payment: \$_____

Debtor 1 William E. Norman Case number (if known) 16-32404
First Name Middle Name Last Name

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor.
☐ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/Stephen R. Franks Date 05/14/2018
Signature
Print: Stephen R. Franks Title Attorneys for Creditor
Company Manley Deas Kochalski LLC
Address P.O. Box 165028
Number Street
Columbus, OH 43216-5028
City State ZIP Code
Contact phone 614-220-5611 Email amps@manleydeas.com

CERTIFICATE OF SERVICE

I hereby certify that a copy of the foregoing Notice of Payment Change was served **electronically** through the court's ECF System at the email address registered with the court:

Office of U.S. Trustee, Southern District of Ohio, Party of Interest, 170 North High Street,
#200, Columbus, OH 43215

Jeffrey M. Kellner, 131 N Ludlow Street, Suite 900, Dayton, OH 45402,
ecfclerk@dayton13.com

Anthony B. Pennington, Attorney for William E. Norman and Lisa M. Norman, 1107 Upper
Valley Pike, Springfield, OH 45504, tonyohio@aol.com

and by ordinary U.S. mail on May 14, 2018 addressed to:

William E. Norman and Lisa M. Norman, 2420 Gladden Avenue, Springfield, OH 45503

/s/Stephen R. Franks

Stephen R. Franks



3:16-bk-32404 Doc 62
Rushmore Loan Management Services
P.O. Box 55004
Irvine, CA 92619

HAZARD INS \$750.96
COUNTY TAX \$1,618.58

ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT
AND CHANGE OF PAYMENT NOTICE PREPARED FOR:

Loan Number: [Redacted]
Analysis Date: 04/27/2018

WILLIAM E NORMAN
LISA M NORMAN
2420 GLADDEN AVE
SPRINGFIELD OH 45503-3021

[Redacted]

[Redacted] [Redacted]

NEW MONTHLY PAYMENT IS AS FOLLOWS:

Principal and Interest \$469.96
Required Escrow Payment \$197.46
Shortage/Surplus Spread \$.00
Optional Program Payment \$.00
Buydown or Assistance Payments \$.00
Other \$.00

TOTAL MONTHLY PAYMENT \$667.42
NEW PAYMENT EFFECTIVE DATE: 07/01/2018

FOR BORROWERS IN BANKRUPTCY OR BORROWERS WHOSE DEBT HAS BEEN DISCHARGED IN BANKRUPTCY, THIS IS AN INFORMATIONAL STATEMENT AND IT IS NOT AN ATTEMPT TO COLLECT A DEBT. PLEASE NOTE THAT EVEN IF YOUR DEBT HAS BEEN DISCHARGED IN BANKRUPTCY AND YOU ARE NO LONGER PERSONALLY LIABLE ON THE DEBT, THE LENDER MAY, IN ACCORDANCE WITH APPLICABLE LAW, PURSUE ITS RIGHTS TO FORECLOSE ON THE PROPERTY SECURING THE DEBT.

Rushmore Loan Management Services has completed an analysis of the escrow account. We have adjusted the mortgage payment to reflect changes in the real estate taxes and/or property insurance. The escrow items to be disbursed from the account are itemized above. If you have questions regarding this analysis, please write to our Customer Service Department at Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619, or call toll-free 1-888-504-6700.

In the event you utilize a third party to remit your payments, please inform them of the effective date of any change in your payment.

ANNUAL ESCROW ACCOUNT PROJECTION FOR THE COMING YEAR

This is an estimate of activity in the escrow account during the coming year based on payments anticipated to be made from the account.

| MONTH | PAYMENTS TO ESCROW ACCOUNT | PAYMENTS FROM ESCROW ACCOUNT | | | | ESCROW ACCOUNT BALANCE | |
|------------------|-------------------------------|---------------------------------|----------|-------|-----------|---------------------------|-----------------------|
| | | MIP/PMI | TAXES | FLOOD | HAZ. INS. | SPECIAL | PROJECTED REQUIRED |
| STARTING BALANCE | | | | | | | \$4456.33-\$0.02 |
| JUL | \$197.46 | | | | \$62.58 | | \$4321.45-\$134.90 |
| AUG | \$197.46 | | | | \$62.58 | | \$4186.57-\$269.78 |
| SEP | \$197.46 | | | | \$62.58 | | \$4051.69-\$404.66 |
| OCT | \$197.46 | | | | \$62.58 | | \$3916.81-\$539.54 |
| NOV | \$197.46 | | | | \$62.58 | | \$3781.93-\$674.42 |
| DEC | \$197.46 | | | | \$62.58 | | \$3647.05-\$809.30 |
| JAN | \$197.46 | | \$809.29 | | \$62.58 | | \$4321.46-\$134.89 |
| FEB | \$197.46 | | | | \$62.58 | | \$4186.58-\$269.77 |
| MAR | \$197.46 | | | | \$62.58 | | \$4051.70-\$404.65 |
| APR | \$197.46 | | | | \$62.58 | | \$3916.82-\$539.53 |
| MAY | \$197.46 | | | | \$62.58 | | \$3781.94-\$674.41 |
| JUN | \$197.46 | | \$809.29 | | \$62.58 | | \$4456.35-\$0.00 * |

*Indicates a projected low point of \$4,456.35-. Under the mortgage contract, state or federal law, the lowest monthly balance should not exceed \$.00. The difference between the projected low point and the amount required is \$193.34. This is the surplus.

Please keep this statement for comparison with the actual activity in your account at the end of the next escrow accounting computation year.

IF THIS ESCROW ANALYSIS INDICATES THAT THERE IS A SURPLUS, IT MAY NOT MEAN THAT YOU ARE ENTITLED TO RECEIVE A RETURN OF THAT SURPLUS. THIS ANALYSIS WAS CALCULATED BASED ON AN ASSUMPTION THAT THE ACCOUNT IS CURRENT ACCORDING TO THE TERMS OF THE NOTE AND MORTGAGE/DEED OF TRUST. IF THE ACCOUNT IS BEHIND, IN DEFAULT, OR IN BANKRUPTCY, THIS ANALYSIS MAY NOT REFLECT THE CURRENT STATE OF THE ACCOUNT OR THE TERMS OF A BANKRUPTCY PLAN. IF THERE ARE ENOUGH FUNDS IN THE ESCROW ACCOUNT AND THE SURPLUS IS \$50 OR GREATER, THAT SURPLUS WILL BE MAILED TO YOU WITHIN 30 DAYS, PROVIDED THE ACCOUNT IS CURRENT UNDER THE TERMS OF THE NOTE AND MORTGAGE/DEED OF TRUST.

LOAN NUMBER: [Redacted] SURPLUS AMOUNT: \$193.34
NAME: WILLIAM E NORMAN

IF THERE ARE ENOUGH FUNDS IN THE ACCOUNT TO DISBURSE THE PROJECTED OVERAGE AND THE ACCOUNT IS CURRENT, THEN THE REFUND WILL BE MAILED TO YOU WITHIN 30 DAYS.

ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT - ACCOUNT HISTORY
This is a statement of actual activity in the escrow account from 10/2017 through 06/2018. Last year's projections are next to the actual activity. The most recent mortgage payment was \$697.69 of which \$227.73 went to the escrow account and the remainder of \$469.96 went towards the mortgage loan. An asterisk (*) indicates a difference between a projected disbursement and actual activity.

| MONTH | PAYMENTS TO ESCROW ACCOUNT | | PAYMENTS FROM ESCROW ACCOUNT | | DESCRIPTION | ESCROW BALANCE COMPARISON | |
|---------------|----------------------------|------------|------------------------------|-----------|--------------|---------------------------|------------|
| | PROJECTED | ACTUAL | PROJECTED | ACTUAL | | PROJECTED | ACTUAL |
| STARTING BAL. | | | | | | \$0.00 | \$7321.35- |
| OCT | | \$36.76* | | | | \$0.00 | \$7284.59- |
| DEC | | | | \$62.58* | HAZARD INS. | \$0.00 | \$7347.17- |
| DEC | | | | \$125.16* | HAZARD INS. | \$0.00 | \$7472.33- |
| JAN | | \$683.19* | | \$809.29* | COUNTY/PARIS | \$0.00 | \$7598.43- |
| JAN | | | | \$62.58* | HAZARD INS. | \$0.00 | \$7661.01- |
| FEB | | \$683.19* | | \$62.58* | HAZARD INS. | \$0.00 | \$7040.40- |
| MAR | | \$227.73* | | \$62.58* | HAZARD INS. | \$0.00 | \$6875.25- |
| APR | | \$2960.49* | | \$62.58* | HAZARD INS. | \$0.00 | \$3977.34- |
| MAY | | \$227.73* | | \$62.58* | HAZARD INS. | \$0.00 | \$3812.19- |
| JUN | | \$227.73* | | \$809.29* | COUNTY/PARIS | \$0.00 | \$4393.75- |
| JUN | | | | \$62.58* | HAZARD INS. | \$0.00 | \$4456.33- |

OVER THIS PERIOD, AN ADDITIONAL \$0.00 WAS DEPOSITED INTO THE ESCROW ACCOUNT FOR INTEREST ON ESCROW.

The actual lowest monthly balance was less than \$0.00. The items with an asterisk on the account history may explain this, if you would like a further explanation, please call our toll-free number: 1-888-504-6700.

STATE SPECIFIC NOTICES

The following notice applies to California residents only:

The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8:00 a.m. or after 9:00 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP (382-4357) or www.ftc.gov.

The following notice applies to Colorado residents only:

Please note: A consumer has the right to request in writing that a debt collector or collection agency cease further communication with the consumer. A written request to cease communication will not prohibit the debt collector or collection agency from taking any other action authorized by law to collect the debt.

FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE www.coag.gov/car. Please be advised that you can reach the Colorado Foreclosure Hotline at 1-877-601-HOPE (601-4673).

Local Rushmore Loan Management Services LLC Agent for Colorado Residents:

Irvin Borenstein
13111 E. Briarwood Ave. Ste #340
Centennial, CO 80112

The following notice applies to Massachusetts residents only:

Notice of IMPORTANT RIGHTS: You have the right to make a written or oral request that telephone calls regarding your debt not be made to you at your place of employment. Any such oral request will be valid for only ten (10) days unless you provide written confirmation of the request postmarked or delivered within seven (7) days of such request. You may terminate this request by writing to the creditor.

ADDITIONAL NOTICES

Rushmore Loan Management Services LLC is a Debt Collector, who is attempting to collect a debt. Any information obtained will be used for that purpose. However, if you are in Bankruptcy or received a Bankruptcy Discharge of this debt, this letter is being sent for informational purposes only, is not an attempt to collect a debt and does not constitute a notice of personal liability with respect to the debt.

If you are a confirmed Successor-in-Interest who has not assumed the mortgage loan obligation under State Law, this letter is being sent for information purposes only and does not constitute personal liability with respect to the debt.

All Other 030818



P.O. Box 55004
Suite 100
Irvine, CA 92619

www.rushmorelm.com

ANTICIPATED ESCROW ACCOUNT DISBURSEMENTS

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*If there is an amount listed in the "Actual" column under Payments To Escrow Account on Page 2 above, then this is the assumption that was made and indicates the amount that would have been paid into escrow for a contractually current loan. This number does not represent payments that were actually made by you. As discussed above, these escrow calculations are calculated based on an assumption that the account would be current according to the terms of the note and mortgage/deed of trust.

